

Consumer Relations  
7805 Hudson Rd Suite 100  
Woodbury, MN 55125  
800.513.7125



Current Date

JOHN C CONSUMER  
5650 MIDDLE ST  
ANYTOWN MN 55125

**This report was prepared for JOHN C CONSUMER**

<b>Consumer ID: 98765432 for JOHN C CONSUMER</b>
Please provide your Consumer ID number, along with your Social Security number, in any future contact with ChexSystems.

<b>Personal Information</b>
This section displays the names, date of birth and addresses associated with your ChexSystems consumer file.

Date of Birth:  
MM/DD/YYYY

Names:  
John Carter Consumer

John C Consumer

J C Consumer

Addresses:  
5650 MIDDLE ST  
MY TOWN, MN 55125

1623 CENTER ST  
MY TOWN, MN 55125

123 MAIN ST  
MY TOWN, MN 55125

645 JAY BIRD STREET  
ANYTOWN, MN 55125

<b>Consumer Reported Identity Theft Security Alert</b>
In any future contact, you will be required to provide your password answer for as long as your Security Alert is active.

Name on Alert : JOHN C CONSUMER  
SSN/ID : XXX-XX-6789  
Password Question : WHAT WAS THE NAME OF YOUR FIRST PET?  
Status : NON-VALIDATED

<b>Security Freeze Record</b>
In any future contact, you will be required to provide your personal identification number (PIN) for as long as your Security Freeze is active.

Name on Freeze : JOHN C CONSUMER  
SSN : XXX-XX-6789  
Status : Active

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**Reported Information**

Reported Information refers to reports of accounts that have been mishandled, reported for cause, and/or outstanding debts. Reported Information is submitted directly to ChexSystems by members of our service which consists mainly of financial institutions. Our current practice is to retain this information for a period of five years.

SSN/ID indicates a Social Security number, Individual Taxpayer Identification number, Tax ID number, or Employer ID number.

Source of Information: FIRST NATIONAL BANK  
678 NORTH ST  
ANYTOWN, MN 12345  
800.888.1234

Reported Name: JOHN CONSUMER  
Reported Address: 123 MAIN ST  
MY TOWN, MN 55125

Reported SSN/ID: XXX-XX-6789  
Driver's License: XXXXXXXX9123 State: MN  
RTN: 123456789 Account: XXXXXX5209  
Date Reported: MM/DD/YYYY  
Reported For: NON-SUFFICIENT FUNDS (NSF) ACTIVITY  
Closure Status: NOT REPORTED

Source of Information: SECOND NATIONAL BANK  
111 SOUTH ST  
ANYTOWN, MN 12345  
800.999.1234

Reported Name: JOHN C CONSUMER  
Reported Address: 123 MAIN ST  
MY TOWN, MN 55125

Reported SSN/ID: XXX-XX-6789  
Driver's License: XXXXXXXX9123 State: MN  
RTN: 123456789 Account: XXXXXXXXXXXXXXXX0156  
Date Reported: MM/DD/YYYY  
Reported For: ACCOUNT ABUSE  
Original Charge-off amount: \$347.29  
Closure Status: UNPAID  
Closure Status Date: mm/dd/yyyy

Source of Information: THIRD NATIONAL BANK  
222 WEST ST  
ANYTOWN, MN 12345  
Telephone Number Not Available

Reported Name: J C CONSUMER  
Reported Address: 1623 CENTER ST  
MY TOWN, MN 55125

Reported SSN/ID: XXX-XX-6789  
Driver's License: State:  
RTN: 123456799 Account: XXXXXXXXXXXX6874  
Date Reported: MM/DD/YYYY  
Reported For: SUSPECTED FRAUD ACTIVITY  
Closure Status: PAID IN FULL  
Closure Status Date: mm/dd/yyyy

**Inquiries Viewed By Others**

This section refers to transactions involving you and are the result of someone accessing your ChexSystems information, typically in connection with a business transaction you initiated with them. The company listed on this type of inquiry requested information from your consumer file on the date(s) specified. These inquiries may impact your consumer report and may be included in reports to others. These inquiries remain on your file for up to 3 years.

Inquirer: SECOND NATIONAL BANK  
111 SOUTH ST  
ANYTOWN, MN 12345  
800.999.1234

Inquiry Date : MM/DD/YYYY  
SSN/ID Provided : XXX-XX-6789

Inquirer: THIRD NATIONAL BANK  
222 WEST ST  
ANYTOWN, MN 12345  
Telephone Number Not Available

Inquiry Date : MM/DD/YYYY  
SSN/ID Provided : XXX-XX-6789

Inquirer : ABC COMPANY  
233 EAST ST  
ANYTOWN, MN 12345  
800.555.3333

On behalf of: CELLULAR SERVICES  
315 NINTH ST  
ANYTOWN, MN 12345  
877-555-1111

Inquiry Date : MM/DD/YYYY  
SSN/ID Provided : XXX-XX-6789

**Inquiries Viewed Only By You**

This section refers to transactions you may or may not have initiated. For this reason, you may not recognize the source. These inquiries are only viewable by you and are not included in reports to others. The number of these inquiries does not negatively affect your consumer report. These inquiries remain on your file for 1 year.

Inquirer : ABC COMPANY  
233 EAST ST  
ANYTOWN, MN 12345  
800.555.3333

On behalf of: CELLULAR SERVICES  
315 NINTH ST  
ANYTOWN, MN 12345  
877-555-1111

Inquiry Date : MM/DD/YYYY  
SSN/ID Provided : XXX-XX-6789

Inquirer: FOURTH NATIONAL BANK  
222 NORTH AVE  
ANYTOWN, MN 12345  
Telephone Number Not Available

Inquiry Date : MM/DD/YYYY  
SSN/ID Provided : XXX-XX-6789



**Check Cashing Inquiries**

Check cashing inquiries refers to inquiries received by Certegy Check Services, Inc. as a result of a check cashing transaction initiated by you. ChexSystems receives record of the inquiries directly from Certegy Check Services, Inc. and retains record of the inquiry for a period of two years.

For additional information you may contact Certegy Check Services, Inc. by telephone at 800.437.5120 or in writing to Certegy Check Services, Inc., P.O. Box 30046, Tampa, FL 33630-3046

Inquirer: LOCAL MERCHANT  
Inquiry Date: MM/DD/YYYY  
Inquiry dollar amount: \$125.00  
SSN/ID Provided : XXX-XX-1234  
Driver's License: XXXXXXXX9876 State: MN

**Retail Information**

Retail Information refers to returned checks written on an account and certain collection accounts. Retailers and other businesses report this information to Certegy Check Services, Inc. ChexSystems receives this information directly from Certegy Check Services, Inc. and is not involved in the collection of these items.

For additional information you may contact Certegy Check Services, Inc. by telephone at 800.437.5120 or in writing to Certegy Check Services, Inc., P.O. Box 30046, Tampa, FL 33630-3046

Date of Check : MM/DD/YYYY  
Check Number : 9278  
Amount Of Check : \$36.84  
Date Check Paid : NOT PAID YET  
RTN/Account Number : 123456789/XXXXX7654  
Driver's License : XXXXXXXX9123  
State of Issuance : MN  
Payee : K&R Grocery

Date of Check : MM/DD/YYYY  
Check Number : 9405  
Amount Of Check : \$97.92  
Date Check Paid : mm/dd/yyyy  
RTN/Account Number : 123456789/XXXXX7654  
Driver's License : XXXXXXXX9123  
State of Issuance : MN  
Payee : Tyler & Max Toy Store

**History of Checks Ordered**

History of Checks Ordered refers to a record of check orders placed within the past five years.

Name: JOHN C CONSUMER  
SSN/ID: XXX-XX-6789  
Driver's License: XXXXXXXX9123  
State of Issuance: MN  
RTN/Account Number : 123456789/XXXXXXXXXXXXXXXX0156  
Quantity Ordered : 150  
Check Start Number : 501  
Date Order Shipped : MM/DD/YYYY  
Source of Information : SECOND NATIONAL BANK  
111 SOUTH ST – MAIL STOP 2  
ANYTOWN, MN 12345  
888.555.9876

**Social Security Number Validation**

Social Security Number Validation indicates the year and state that a particular sequence of digits first became available for issuance by the Social Security Administration. This information does not include the name of the individual to whom the number was issued.

XXX-XX-6789 Became Available for Issuance in 1980 in the State of MN

#### Additional Information

Additional information may be provided to Chex Systems, Inc. by Lexis-Nexis Risk Solutions Bureau LLC. The most recent information ChexSystems received from Lexis-Nexis Risk Solutions Bureau LLC relative to you is listed below, however, the information contained on the files of Lexis-Nexis Risk Solutions Bureau LLC, may have changed since it was provided to ChexSystems. If you have questions or wish to dispute the accuracy of the information reported below, please see the Notices section of this correspondence for more information regarding how to submit a dispute.

Date information received: MM/DD/YYYY

Time in months at inquiry address: 6

Number of address changes reported in the last 12 months: 2

Number of address changes reported in the last 60 months: 4

Total number of properties owned: 3

Wealth Index: 3 (Based on watercraft, aircraft, and property asset records - 0 = no information on file, 1=very low evidence of wealth to 6=very high evidence of wealth)

Total number of non-derogatory records: 2

Total number of derogatory public records (liens, bankruptcies and evictions): 3

Time in months since most recently recorded derogatory public record: 5

Total number of lien records (both filed and released): 2 - Updated on mm/dd/yyyy

Total number of released liens: 1

Total number of bankruptcy filings: 1

Time in months since most recent bankruptcy filing: 22

Total number of evictions: 0

Time in months since most recently recorded eviction: 0

#### ChexSystems Contact Information

To obtain answers to the most frequently asked questions, please visit our website at [www.chexsystems.com](http://www.chexsystems.com). If you have questions about the information contained in this report, please contact us at the address or telephone number listed above in our letterhead or by fax at 602-659-2197.

#### Notices

You have a right to dispute any item of information contained in your consumer file. If you believe information in your file may be inaccurate or incomplete, please submit your dispute to the address or fax number listed above. Please be certain to include your Consumer ID number, the source of the information you are disputing and the nature of your dispute. Under normal circumstances, ChexSystems will inform you of the results of the investigation within approximately 30 days (21 days for residents of Maine).

You may have a right to place a fraud alert and/or security freeze on your consumer file. To obtain more information or to place an alert or freeze on your consumer file at ChexSystems, please visit our website at [www.chexsystems.com](http://www.chexsystems.com). If you are a current resident of AL, AK, AR, CA, CO, DE, DC, FL, GA, IN, MD, MA, MO, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, RI, TN, VT, VA, WV, or WI there may be additional rights and information available to you. Please visit our website at [www.chexsystems.com](http://www.chexsystems.com) and select the "Security Freeze" link or contact us at the address or telephone number listed above to request a written copy of any applicable state notices.

**By submitting your personal information to ChexSystems, you acknowledge your agreement to provide accurate identifying information and your understanding that ChexSystems may access, store, and use this information to the extent permitted by law.**